EXHIBIT A

Case 3:14-cv-00093-GMG Document 25-1 Filed 05/21/15 Page 2 of 11 PageID #: 319

UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF WEST VIRGINIA

CURT RICE.

Plaintiff,

V.

CIVIL ACTION NO. 3:14-CV-93 (Groh)

GREEN TREE SERVICING, LLC,

Defendant.

AFFIDAVIT OF STEWART M. DERRICK

COMMONWEALTH OF VIRGINIA)
) to wit:
COUNTY OF SPOTSYLVANIA)

- I, Stewart M. Derrick, after being duly sworn, state as follows:
- 1. I am employed by Green Tree Servicing, LLC ("Green Tree") as a Regional Manager. I am duly authorized to make this Affidavit in support of Green Tree's Motion for Summary Judgment.
- 2. I am familiar with the books and records of Green Tree, which books and records are kept in the ordinary course of business. In particular, I have reviewed and am familiar with the books and records related to the servicing of Plaintiff Curt Rice's ("Plaintiff") loan, which loan was made on or about August 24, 2006 ("Loan").
- 3. In August of 2013, just two months after Green Tree took over servicing of Plaintiff's Loan, Plaintiff wrote Green Tree to request removal of the PMI from his Loan account. A copy of Plaintiff's August 2013 correspondence is attached to this Affidavit as

Exhibit A-1. In his August 2013 correspondence, Plaintiff wrote that his PMI should have terminated in August of 2013.

- 4. There were a number of communications with Plaintiff after the August 2013 correspondence, all related to Plaintiff's request or demand to cancel the PMI on his Loan.
- 5. Initially, Green Tree understood Plaintiff's request to be a borrower-requested cancellation. Based on that understanding, Green Tree began the process for obtaining an appraisal of Plaintiff's Property.
- 6. But Plaintiff protested, and then clarified that he was not requesting termination based on a current appraisal. Rather, he believed that his PMI should have terminated automatically.
- 7. During these communications, Plaintiff requested an amortization schedule for his Loan, which was sent to him with a cover letter dated November 22, 2013. The amortization schedule begins June 1, 2013, and starts with a principal balance of \$314,103.54.
- 8. Subsequently, Plaintiff requested the date that his PMI would automatically terminate. Green Tree uses a worksheet for determining the automatic termination date, and runs an amortization schedule from the time of the loan modification.
- 9. A copy of the worksheet and amortization schedule used to determine the date by which Plaintiff's PMI would automatically terminate is attached to this Affidavit as Exhibit A-2. It begins September 1, 2010, with the modified principal balance of \$340,123.01. The worksheet accompanying the amortization schedule is used by Green Tree's employees to determine an Automatic Termination Date.
- 10. On December 6, 2013, in response to Plaintiff's request, Green Tree wrote
 Plaintiff and advised him that his new automatic termination date was February 1, 2020, which

was derived from the worksheet and the amortization schedule attached as Exhibit A-2. A copy of the letter to Plaintiff, advising of the new Automatic Termination Date, is attached to this Affidavit as Exhibit A-3.

11. Plaintiff has timely paid every	monthly installment due and owing under his
Loan, as modified, since September of 2010.	Each monthly payment includes a monthly PMI
premium.	weed and

- 12. Green Tree has not made any collection calls on Plaintiff's Loan and Green Tree has not sent any collection letters to Plaintiff since September of 2010. At no time since September of 2010 has Plaintiff's Loan been referred to Green Tree's collection department.
- 13. Each month Green Tree sends a billing statement to Plaintiff, as it does to nearly every other borrower whose loan Green Tree services.

Further, the affiant sayeth not.

Stewart M. Derrick

Subscribed and sworn to before me this 19 day of May, 2015, by Stewart Masterson Derrick.

Jensey Derrick.

_____ior Green free Servicing, 14.C

Votary Public

My commission expires:

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FA	CSIMILS TRANSMITT	al sheet	
To: Green tree Sorvice	FROM:	rt Rice	
COMPANY:	DATE:	15/2013	
FAX NUMBER: 480-383-6632	TOTAL NO	OF PAGES INCLUDING	COVER:
PHONE NUMBER:	SENDER'S	PHONE NUMBER: 3 - 3 64 - 1406	•
RE:	-	FAX NUMBER: 3-996-444 3	
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NOTES/COMMENTS:			The same of the sa



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To Whom It May Concern,

I would like to request the removal of the PMI insurance from my account #

Under the original PMI agreement (supporting document provided); the PMI should be removed once the LTV of 80% or less is reached, based upon the original value of the home (\$395,000). Our current loan balance is: \$311,749.47. Which yields a LTV of 311,749.47/395,000 = .789

Please see attached document and feel free to contact me with any questions.

Regards,

Curt Rice

Account-

Cell - 703-304-1406

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Mell Stop SV3-23A 450 American Street Simi Velay, CA 93068-6285

Notice Date: January 17, 2008

Account No.:

CGS43645018009 **Curt Rice** 97 Stephanle Way Charles Town, WV 25414

IMPORTANT MESSAGE ABOUT YOUR LOAN

Thank you for your request to cancel the Private Mortgage Insurance (PMI) coverage on your loan. If this is a single family dwelling that is your primary residence or your second home, the current requirements for deletion are described below. If this is an investment property, please contact us at 1-800-669-6607 for the current deletion requirements.

WHAT THIS MEANS

Your loan must not have been thirty (30) or more days past due during the last 12 months or sixty (60) or more days past due during the last 24 months.

in addition to the above criterion, one of the following (A or B) must apply:

The principal balance of your loan is paid down to a loan-to-value ratio of 80% or less. based on the original value of your home when your loan was closed. The loan-to-value (LTV) ratio is defined as the current unpaid principal balance of the loan divided by the lower of the sales price of your home or the appraised value of your home at the time your loan was closed. Countrywide Home Loans will need to certify that the original value of your home has not declined.

OR

B) At least two (2) years have elapsed since the origination of your loan and your loan otherwise qualifies for PMI deletion based on the requirements in effect at that time. OG OT-GERN-UOY TAHW

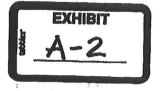
Our records indicate that your loan does not meet the requirements referenced above. The loan-to-value ratio for your loan is greater than 80% (based on A) and 2 years have not elapsed since the origination of your loan (as indicated in B).

Please contact us one month prior to 08/24/2008 to request cancellation of the PMI coverage and to receive the most recent cancellation requirements. Please keep in mind that any late payments will prevent the cancellation from being approved. These requirements are subject to change by Federal or State law or Lender requirement.

We appreciate this opportunity to be of service to you.

PLS2NATL 6484 09/08/2006

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18	12/1/2011	1547.93	3 02327	33	0.00	822.92	0.00	8.00	145.07	328422.74	0.03	
17	10/2313	1587 99	3 022%	30	0.00	821.05	260	0.00	741 33	327678 31	0.00	
	219212	1567.53	3 000%	32	0.00	81732	9.00	9.63	715.5	376918.61	0.03	
19	5/3/2312 4/1/2512	1567.93	3 000%	30	8.69	115.44	0.00	200	752.55	325471 29	0.00	-
	217312	1247 93	3 00015	30	0.63	313 56	0.50	0,00	254 4)	124644.38	8.03	
<u>13</u>	613312	1587 59	20004	22	0.60	\$11,52	000	0.00	754.54	12 11 54 22	92.0	muse.
73	7/1/2312 6/1/2312	1567.53	3 000%	30	0.00	80 18 15 103	0.60	0.00 0.00	759.25	323154.32 322394.23	9.00	(Carles
	0-16312	1567.99	1000%	10	0.00	604.50	0.00	300	167	321632.73	0.68	
	10/12315	1567,57	3 0 105%	30	3.00	834 84	0.00	9.63	763.31	100361 12	0.00	
77	12/1/2012	1547.50	3 000%	30	0.00	800 16	010	0.60	167.73	319331 77	0.00	
	1/1/2013	1067,33	3 5 2 2 %	25	0 645	723.34	0.03	0.00	162 85	118523 12	0.00	
33	3/1701)	1552.50	3.5%%	22	0.00	778.41	0.00	3 63	171.55	317123.54	0.02	****
31	3/1/2013 4/1/2013	1587.53	3 000%	33	0.00	191.48	600	000	773.61 175.64	31107361	860	-
33	5/17013	1567.10	2 0000	20	0.00	70261	9.60	0.03	177.33	355467.21	0.00	
	8717313	12/57.50	3,000%	33	5.50	738 67	0.00	0.03	279 32	314557.49	0.00	
35	7/1/2013	1397.99	3 600%	29	0.00	785.72	9.00	860	781,27	313103 62	0.03	-
	5/17013 5/17013	1207.93	3,533,	33	0.00	187 81	0.00	0.00	715.18	317133.22	0.00	
	10277013	1567.53	10000	33	0.00	780 85	0.00	0.00	737,12	311851.08	0.00	
33	11/1/2/31/3	1567.93	2,600%	33	0.00	118 83	0.00	000	739.11	20371065	000	÷
41	17/77013	1507.93	2.000%		0.00	7/4 63	0.00	0.00	133,03	309177.62	000	
42	2917014	1667.92	1000	33	0.00	177.94	. 0 00	0.03	135.05	30A112.77	250	-
	217514	18/131	3 6929		0.00	770 54 764 95	600	0.00	797.03	337333 74	000	-
15	6/12014	1567.93	3 0001		0.00	71.6.37	0.00	800	1778.02	305786 71 305735 69	0.00	-
45	6.12314	19/219	3 0000		0.00	161.64	5.00	100	693.63	\$25187.86	0.00	
ķt	7:17214	1567.93	3.055%	***************************************	0.00	767 94	0.00	0.60	135.61	35(377.63	600	-
45 43	817314	1567.50	3 63333	· · · · · · · · · · · · · · · · · · ·	0.00	759.93	0.03	9.00	122.00	303570.58	200	-
53	81/2/214 101/7/214	1567.99	1 0000	···	0.03	756 01		5,60	£11.09	331350.41	00.0	
- 53	116-67014	1547.13	3 0001		5.03	154.83	0.00	8.93	213 11	201137 32	0.65	١.,
<u>52</u> \$3	12/1/2018	154753	3 0355		9.00	752 84 750 81	0.00	0.00	\$15.15 \$17.16	200122.17	0.60	H
54	2:1/7:315	1561.59	1.0001		0.53	741 16	migrature	0.03	119.72	33.26563	0.00	
85	3/1/2013	1653.53	3 052%	20	0.00	746 21		3.00	821.75	297154 43	0.00	-
16 57	6/10015	1581.50	3 0005		8.00	741 46	~~~~~	0.00	173.33	290115.76	0.00 0.00	f
18	6/1/2315	1597.9)	3.0001		9.00	740.14		mg	127.45	725189 31	200	
	1,1/2015	1527.00	3 0055	33	8.00	735 47	0.00	0.03	623.62	204558 79	5.00	H
62	8:1/2015	1887.53 1723.35	3 8005 4 8003		9.03	236 70			141.00	203777.00	0.00	1
61	10/4715	1720.15	4 0000		0.00	910 63			743.73	222212.21	**************************************	
63	1 1/1/2015	1720.33	4 0000	33	5.03	934.11	8,00		745.21	231499 03	0.00	10
61	12/1/2015	1720.35	4.0555		0.00	\$71.65 569.15			729.7	250/47,20	8.00	H
63 EE	2 M3316	1723 15	4 0001 4,0005		0.00	54-9 22			751.19	283342 41		Í
61	2,142,516	1723.35	1 0001		0.60	86111	3.00	0.03	256.91	283184 23	0.60	
<u> </u>	1.07318	1729 35	4.0701		0.00	561 82			755 73	237177.47 735364.23		+
23	5/1/2016 6/1/2016	1720 35	# £005 # £1905	manage	0.00	951 00 956 53	0.00		761.73 763.8	255366.23	***************************************	1
71	7-17-016	122033	4.6725		200	2510	0.00		7(5.34	345125.01	200	
33	8/1/251/5	1223.35	4 500	4 22	9.50	921 41	my man	0.63	76.5 3	784067.17		+
71	8 1/2016 10/1/2018	1777.17	4 275*		0.00	1037.6			739 32	297927 85 297105.53		+
73	11/11/2016	1777 17	£ 373		0.003	1032.4	5 000	0.00	744 72	282441 11	0.00	1
	12/1/2018	1777,17	4 376	\$ 30	0.00	10,11.1	1 00	0.03	717,14	28185261	0.00	+
75	27177317	1111,11	4.375		0,03	1021.6			152.3	280190 61		+
7.9	2/1/2217	1277.17	1 373		0.00	1031,1			755 64		0.00	I
8-5	4/1/2017	1771,17	4 318	35	0.00	1011-7	1 00	0 000	7584	\$14676.5		4
	\$16317	1777,17	4 375		0.00	1016 5	****		761,10			+
83	7/1/2017	1777,17	4.375		0.50	1010 4			764.72			1
3.4	#1/2512	1111.17	4 375		0.50	1001,6	\$ 00	0.50	766.53			L
				14 50	0.00	1004 5	0.0	0.00	1772 33	\$74842.9	0.00	

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87	11/17017	1777,17	4.375%	30	. 0.00	999.21	0.00	0.00	771.93	18 001175	0.00
88	12/1/2017	1777,17	4 375%	30	0.0	314.37	0 (x)	-0.03	a 06%	272505 01	0.00
13	1/1/2018	1777.17	4.375%	39	0.00	333.52	9.00	DIG	193.62	271775.36	0.00
10	2/1/7018	1777.17	4.375%	33	6,50	930.57	. 0 cq	a.ca	785.6	27633446	0.00
91	3/1/1018	1777,17	4.3/5%	30	0,05	037.60	0.00	0.00	189.33	27314949	0.60
92	41111018	1777,17	4.375%	39	0.01	604,62	0.00	0.00	192.25	269357.24	6.00
93	f/1/7/518	1177.17	4 315%	33	0.00	10 500	0,0)	0.69	723.14	764562.10	0.00
31	6/1/7016	1177,17	4.375%	29	0.50	919.13	0.00			267744.05	0.00
96	Laurence contraction .		· · · · · · · · · · · · · · · · · · ·	*********			- Committee	0.02	79401	Asheria merces	manument
***************************************	7/1/2010	1777.17	4.375%	23	0.00	976.22	0.00	0.00	2150.05	286733.111	0.63
<u> </u>	6/1/7018	1777,17	4.375%	38	0.00	973.33	8.00	0.03	20387	203155.74	0.60
37	9/1/7/118	1777.17	2 378%	73	0.86	970 37	0.00	0.00	800.1	254352.44	0.00
98	10/10/218	1777,17	4 375%	30	0.00	\$37.43	9.55	0.03	25974	26161770	0.00
53	11/1/2016	1777.17	4.375%	33	0.00	964.48	3.00	0.00	612.41	78173231	0.00
100	12/1/2015	1111.11	4 175%	33	0.00	541 57	. om	000	815 65	253914 38	0.00
101	6147213	1777.17	4 375%	33	0.00	\$58.54	9.00 .	0.00	\$1103	20203573	0,00
102	2/1/7219	1777,37	4 375%	33	0.00	959 56	0.05	0.00	821 61	281274.12	0.63
103	3/1/2013	1727.17	4.375%	3-3	0.00	\$52.50	800	8.60	E24 61	218119.51	060
164	410010	1777,17	4.378%	3.3	8.00	04934	3.53	aca -	92763	219621.90	0.60
125	6/1/2019	1777.17	4 275%	33	0.00	540 54	0.00	0.00	830 63	753/31.27	0.00
166	@1/2219	1777.17	4.372%	33	6.63	943 51	9.00	0.00	632 CG	25125761	9.00
107	1/1/2319	1777.17	4.375%	33	6.05	343.47	3.00				0.00
164	8/1,7319	1777.17	4,375%		0.00	917.47		0.00	834.7	. 337170 81	0.60
109	\$/1/2919				-Accommonwed		9.50	0.00	479,73	250231.18	AUTO- CONTRACTOR OF
~~~		1777.17	4 375%	73	8.00	\$34.33	9.00	0.00	847.61	25543833	0.63
110	10/1/2019	1777.17	4 375%	->3	0.00	931.23	0.00	0.00	5-43 55	05159247	0.60
111	111177010	1777,17	4.375%	33	0.00	328 23	0.00	0.50	\$48.91	253/4140	aco
112	12/1/2/219	1717.17	4.375%	30	. 0.00	224.11	200	8.00	852.68	712271-44	0.033
113	107373	1335.15	4,375%	3.2	9.30	922.00	D.(X)	0.00	855 17	23203A 27	0.00
113	2/10/029	1777.17	4.373%	20	0.00	515.63	3.00	0.00	851.29	731177.00	0.03
115	2/1/2023	1777,17	4,378%	30	0.00	915.75	2.00	0.60	241.42	23631656	0.60
115	4/1/2020	1777.17	4 372%	20	0.00	31261	3.03	0.60	884.59	213452.00	0.01
117	5/10000	1777,17	1.375%	7.0	6.00	902.48	0.56	0.50	857.71	246554.29	0.00
115	6/1/2020	1777,17	4.375%	20	0.00	900.19	0.00	0.62	877 N7	247713.42	8.60
115	711/2000	1777.17	4 375%	50	8(3)	503 12	0.00	0.60	374 05	21633537	0.60
122	8/1/2020	1777.17	4 375%	33	6.50	233.51	2.00	5 00	377.23	215917.14	0.00
121	\$177770	1777 17	4 275%	33	0.00	898 74	0.043	2.00	680 43	245031.71	0.00
172	161,15050	1777.17	4 375%	33	0.03	223 61	0.00	0.00	88164	744150.07	0.00
171	11/1/2020	1777.17	4.173%	12	6.65	\$30.31 EAT 01	- 0.01	0.03	450 86	243311,71	0.00
174	בנסמיעו	1777.17	1,175%	3.2	0.00	. management	0.00	0.60	852.1	242171.11	0.00
125	3/1/2021	1777.67	1 175%	2.5	0.07	883 63	2.00	3.00	831 34	741521.77	0.00
174	2/1/2021	1717.17	1375%	30	0.00	\$40.17	0.00	9.03	£165.0	216531 17	0.00
127	3,14354	1777.17	4.375%	30	0.00	877.10	5.00	0.00	\$33.63	231131,30	0.00
128	4/1/0071	1777.17	4,375%	30	8.00	874 82	0.03	0.00	523.15	233921.16	0.00
123	5/1/2271	1777,57	4 1/5%	30	0.60	37073	0.00	p.03 -	905.44	237921.71	0.60
122	6/1/2021	1777,17	3.375%	20	6.80	687.42	0.03	0.00	400.75	237011.94	0.00
131	7/1/2021	1777.17	4 37536	30	8,00	864.11	0.00	1000	\$13.05	216034 90	03.0
122	8/1/2021	1777,17	4 375%	10	0.00	050 7a	0.00	. 6,00	916.23	735182.51	5.00
133	8/1/2021	1777,17	4.375%	.53	0.00	857 44	0.00	0.03	619.73	234262.73	0.60
134	10/16/021	1777,17	4 375%	30	0.00	854.08	03.6	0.00	523 01	233333.69	0.50
135	137:2021	1777,17	4 375%	10	0.50	R50 73	0.00	0.00	576.45	232413.24	0.00
135	17/1/2021	1777,17	4 375%	33	0.00	847.34	5.8Q	0.00	923 A1	23142141	0.00
127	194022	1777.17	4.375%	33	8.00	84393	0.00	0.00	933.72	234564.19	-0.00
						-					
133	2/1/2072	1777 17	4,375%	22	0.00	540 (5	6.00	0.03	97, 53	229813.57	0.50
139	21/2/22	1717.11	1 3/314	33	0.60	A37,12	0.00	5.60	040.64	276473 53	0.00
143	4/1/2023	1777.17	4.574%	23	4.60	533.71	0.00	5.0)	\$43.66	227750.01	0.00
141	8/14255	1777.17	5.375%	- 30	3.00	837.27	0.00	6.03	916.9	224783.17	010
142	£117222	1777.17	4.375%		0.80	020 41	0.00	0.00	750.34	225832.81	800
121	7/1/2077	1777.17	4.375%	30	0.01	123 35	0.00	0.00	041.97	22/17/10	0.00
161	3/1/2072	1777.17	1 1751	32	246	319 97	0.09	0.00	657.5	272371 1.0	0.00
145	נבמתוים	1777,17	4.376%	35	5.00	\$16.5%	a to	0.00	153 77	277503.03	0.50
145	100,0023	1777.17	a 375%	31	3.93	817.33	500	0.00	164.33	22105151	0.00
147	11/1/2022	1777,17	4 374%	30	3.00	201 25	GSD.	neg	967 31	721078.83	8.60
141	12/1/2022	1777.17	4.375%	.52	0.00	805 83	0.00	0.00	571 34	200057.40	0.00
143	1/1/7323	1777,12	4 375%	377	- 2.00	107.72	0.00	060	974 88	316012.53	600
150	3/1/2023	1777.17	4 375%	. 33	0.00	763.74	0.01	0.00	979.43	216101.15	0.00
151	3/1-2023	1777.17	4 375%	30	0.00	795 11	3.60	0.00	512	217122.15	0.00
152	A(1/202)	1227,12	8 375%	32	0.00	791.59	0.00	0.00	985.55	216130.57	0.00
353	5/1/7023	1237.12	4.175%	30	0.02	191.00	3.00	0.00	\$89.17	215147.40	0.60
154	6/1/2023	1777,17	4.073%	.53	0.90	766.12	9.00	0.00	922.7A	214164.67	9.92
155	7/1/2023	1777,17	4 375%	30	0.00	762.72	8 00	3.00	\$96.4	213163.22	0.00
115	8/1/2023	1777.17			0.00	777.14	9.00	0.00			0.00
157	Cremana	1119	4,575%	23	000	77140	860	0.00	100003	212158.19	11.00
	101,13033	127713		**		*****		-		21015431	0.00
154	dummer to to	1377,37	4 375%	33	0.50	763.83	2.00	0.00	1697.34	210147.37	0.00
113	1414553	1777.17	1.375%	- 23	0.00	762.16	0.00	500	1511.01	269130.19	0.00
110	127177023	1777.17	4.375/4	- 73	0.00	762.48	0.00	3.00	1014.69	20212147	0.90
161	1/1/2024	1777,17	4.172%	22	0.00	755.71	0.00	0.00	1018.33	201103.08	9.50
162	2/1/2024	1777,17	4.575%	.30	0.00	755.05	0.10	0.00	1622,11	200010.97	0.00
163	2,45,024	1777.17	4 375%	72	060	751.31	0.00	0.00	1605 33	205055,14	0.00
154	4/1/2024	1277,17	4 175%	33	03.0	747.62	8.00	0.00	1022.57	204025 57	6.00
116	5111024	1777,17	4,375%	37	5.60	743 54	aco	0.00	1033 33	202332,24	8.59
166	t/1/2024	1777.17	4,515%	33	0.00	140.01	n.co	000	1017.0%	221955,15	0.00
157	7,1/2024	17.7371	A 375%	32	9.86	735.23	0.00	6,00	151368	200014.27	0.00
164	f: 1/2024	1777.17	4,375%	23	0.60	732.53	6.03	0.04	1011 67	todese to	0.60
153	0/1/2024	1777 17	4.375%	33	- 0.00	178 62	8 (3)	area.	1548 43	190821.12	000
1/e	10/1/2024	1277,37	4.37514	30	0.00	724.87	0.60	0.00	1052.1	191768 62	0.00
171	13375034	1777.17	4.175%	33	0.00	721.01	601	3.00	1058.14	104312.68	0.00
	12/1/2074	1777,17	4,175%	22	0.00	717.18	0.00	960		195632.69	53.0
~~~~~~~~~							-		1003.93		
173	1/1/2025	1777,17	4.375%	35	0.00	713.11	8.00	0.00	1023 85	194528.54	9.00
173		1777 17	4,375%	32	0.00	10/2 44	0.50	3.00	1047.73	103521,11	0.00
173 173 174	221/2325			32	0.03	105.55	0.00	0.00	1571,62	19744749	0.00
173 173 174 175	3/1/2023	1775,37	4.3724			the second second	-				
173 173 174 175 176	3/1/2023 V1/2025	1777,17	4.375%	15	0.00	701.61	.0.00	0.00	1975 53	191373.96	0.00
173 173 174 175 176	3/1/2023 #1/2023 #4/2023	1777,17	4.375%	33	9.80 5.60	701.61	0.00	0.00	1975.53 1979.45	193373.96 150294.61	0.05 0.00
173 173 174 175 176	3/1/2023 V1/2025	1777,17	4.375%	15	0.00	701.61	.0.00	0.00	1975 53	191373.96	0.00

green tree

P.O. 80x 6172 -Repid-Giry, 8D 67768-6173 1-800-643-0202 Fax 1-866-870-8919 GTServiolng.com

December 6, 2013

CURT RICE 97 STEPHANIE WAY CHARLES TOWN, WV 25414

RE: Account Number

Dear Curt Rice:

This letter is in response to your correspondence received on November 9, 2013, regarding the above-mentioned account with Green Tree Servicing LLC ("Green Tree"). We appreciate this opportunity to respond.

Thank you for bringing your issues to our attention. We would like to applogize that the service you received was not to your satisfaction. Please be assured, appropriate department management has been notified, and will address the issue accordingly. Green Tree's mission is to provide exceptional levels of servicing and we continuously strive to recognize opportunities for improvement.

After further research, the current Loan to Value ratio is 95.87%. This was calculated by using today's principal balance (\$308,583.15) divided by the value at the time of the loan modification (\$322,700.00). The scheduled date for automatic termination of the PMI (Private Mortgage Insurance) is February 1, 2020.

As of the date of this response, the account is next due \$2,146.78 for the January 1, 2014 payment.

If you have any questions, please call Customer Service toll-free at 1-800-643-0202, Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST.

Respectfully,

Green Tree Customer Service

/skk/38/

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

